

Benefit Impact For Employees Eligible to Retire with a Length of Service Date on or Before 12/31/2000 (Does Not Include Employees Eligible for a Deferred Vested Retirement) This material presents general information only and is based on policy and benefit plan provisions in effect as of this date. It is not intended to nor does it provide all details about each program and policy. Complete descriptions of each are contained in official plan documents that are the governing plans over other oral or written statements. Furthermore, Delphi Corporation reserves the right to amend, change, or terminate any program, benefit, or policy at any time. Only the Board of Directors, or its delegate, has this authority. The information contained herein and any specific item described does not imply any guarantee.		
Benefit Plan/Program	Benefit Plan Impact	Contact Numbers for Employee Questions
Retirement Program	Eligible employees for retirement must contact the Fidelity Retirement Center to begin processing of benefits, recommendation is to apply 60 to 90 days in advance of effective date	Fidelity Benefit Center 1.877.389.2374
Health Care	Election of coverages available (including dental) if hired prior to 1/1/93. Extended Care Coverage (ECC) is a separate election in retirement. Retiree must make a timely decision regarding the ECC election. Waiver or refusal of coverage may result in permanent loss of opportunity to enroll in ECC. Monthly contributions may apply. Corporate contributions in retirement are not applicable to Employees hired after 1/1/93. COBRA or conversion is available. Options may change when retiree becomes Medicare eligible.	National Benefit Center 1.866.335.7444
Health Care Spending Account	Contributions for remainder of the calendar year are taken from final active paycheck and are available for claims for services in that year. Claims can be submitted through 3/31 of the following year.	National Benefit Center 1.866.335.7444.
Dependent Care Spending Account	Contributions terminate with final active paycheck and balance of account is available for claims in that calendar year. Claims can be submitted through 3/31 of the following year.	National Benefit Center 1.866.335.7444
Basic Life Insurance	Coverage of 1X average base salary (ABS) will revert to 2X ABS at retirement. Coverage of 2X ABS reduces according to rules in effect on last day worked.	National Benefit Center 1.866.335.7444
Optional Life Insurance	Coverage, if in force while active, may be continued in retirement at retiree's cost until age 75. This may only be decreased or cancelled. Reductions of 10% per year from age 66 to cancellation at age 75. Conversion is not available.	National Benefit Center 1.866.335.7444
Dependent Life Insurance	Coverage, if in force while active, may continue in retirement at the retiree's cost until the age of 70. This may only be decreased or cancelled. This coverage terminates when the retiree reaches age 70. Conversion is not available.	National Benefit Center 1.866.335.7444
Personal Accident Insurance	Coverage, if in force while active, may be continued in retirement at the retiree's cost. Maximum coverage reduces to \$150,000 at age 70.	National Benefit Center 1.866.335.7444
Sickness & Accident Benefits	Coverage terminates at the end of the month prior to retirement. No additional coverage is available.	National Benefit Center 1.866.335.7444
Extended Disability Benefits	Coverage terminates at the end of the month prior to retirement. No additional coverage is available.	National Benefit Center 1.866.335.7444
Supplemental Extended Disability Benefits	Coverage terminates at the end of the month prior to retirement. No additional coverage is available.	National Benefit Center 1.866.335.7444
Savings-Stock Purchase Program (Renamed SRSP effective 10-1-08)	Employee may elect to receive full distribution of all assets, or, if assets are greater than \$5,000, they may be left in program until age 70 1/2. Employee retains ability to manage account. Employee with less than 3 years participation forfeits Delphi contributions that are not vested.	Fidelity Benefit Center 1.877.389.2374
Stock Options	Employee retains vested options, with five (5) years to exercise or end of plan whichever comes first.	Salomon Smith Barney 1.877.4Delphi
New Vehicle Purchase Program	Program eligibility dependent on vendor program. Generally, must be an active Employee.	Call the manufacturer 800 number for discount.